



Pedro Nava

Assembly Member

REPRESENTING ASSEMBLY DISTRICT 35



www.asm.ca.gov/nava

SEPTEMBER 2009

Assemblymember Nava's Fraud Prevention Measure on Governor's Desk

Legislation Will Stop Loan Modification Scams

Assemblymember Pedro Nava's legislation to crackdown on loan foreclosure rip-offs successfully passed the legislature and is awaiting the Governor's approval.

AB 764 (Nava), the Homeowner Fraud Prevention Act, will ban the collection of all advance fees for modifying a loan. This will ensure that homeowners receive a modification before paying. Violations will be subject to a fine of \$20,000 for an individual and \$60,000 for a corporation and up to one year in county jail. AB 764 will also ban false and misleading advertising by individuals and companies that offer loan modification services.

"California families face a barrage of solicitations making promises to modify their home loans while collecting advance fees for little or no result," said Nava. "My legislation will end these scams and ban the collection of advance fees."



Assemblymember Nava's Homeowner Fraud Prevention Act will protect California homeowners from predatory loan modification practices.

Norma Garcia of the Consumer's Union said, "Californians desperately need the protections of AB 764. According to recent figures, there are over 92,000 foreclosure properties in California which represents 1 in every 144 households. AB 764 will protect these homeowners from becoming easy prey to those who divert the homeowners away from legitimate sources of free help and charge them thousands of dollars in advance fees for promises that can't be delivered."

AB 764 is supported by several consumer and labor organizations including the California Public Interest Research Group, the California Reinvestment Coalition, AARP, Center for Responsible Lending and the California Labor Federation.

"I am honored to partner with consumer advocates and labor groups to bring about much-needed consumer protections and reforms," said Nava.

Bringing Modern Breast Cancer Screening Technology to California Communities

Nava Legislation on Way to Governor in Time for National Breast Cancer Awareness Month in October



Assembly Bill 359, which will give more California women access to state-of-the-art breast cancer screening, was passed with overwhelming support from both houses this session. Assemblymember Pedro Nava's legislation is now on the governor's desk waiting for approval.

"Breast cancer is a devastating disease, with more than 25,000 California women being diagnosed each year. By providing early screening and detection to all women, regardless of economic standing or geographic location, we will be able to save lives," said Nava.

Continued on page 2, "AB 359"

Continued from page 1, "AB 359"

Assembly Bill 359 bill will require digital mammography screening to be covered under the Every Woman Counts (EWC) Cancer Detection Program administered by the California Department of Public Health when analog mammography is not available. By doing so, AB 359 will increase access to digital mammography in publicly supported breast cancer screening programs.

Under current law, the EWC program only provides coverage for analog mammography – regardless of the fact that many doctors are upgrading to digital mammography for the detection and diagnosis of breast cancer. This measure will bring modern health tools into communities and increase doctors' options for early detection.

A number of areas around the state have seen a decrease in access to breast cancer screening due to the lack of available analog mammography machines. In many communities digital mammography is available; however, current state law restricts women who are in the EWC Program to only be eligible to receive an analog screening. AB 359 will change this requirement.

October will mark the 25th Annual National Breast Cancer Awareness Month. Organizations and individuals around the nation will raise awareness about the disease and its diagnosis, research for a cure, and the inspiring stories of survival. For more information visit www.nbcam.org.

In Next Month's E-News: Nava Named Legislator of the Year by Mobile Home Owners

Assemblymember Nava was unanimously selected by the Board of Directors of the Golden State Manufactured-Home Owners League (GSMOL) as Legislator of the Year. Nava was selected for his advocacy and for authoring Assembly Bill 566 which, if signed by Governor Schwarzenegger, will allow for more democracy for park residents when a Mobile Home Park owner attempts to convert the park.

"I am honored to receive this acknowledgment from GSMOL and I will continue to fight for the rights of vulnerable residents who, despite owning their homes, are often in precarious situations since someone else owns the land beneath," said Assemblymember Nava.

Stay tuned for next month's E-news for the full story.

California Oil Companies Need to Pay Fair Share

Oil companies in California are getting a free ride. Our state is the only major oil producing state in the country that does not charge an oil severance tax. Alabama, Alaska, Arizona, Arkansas, Colorado, Idaho, Indiana, Florida, Kentucky, Louisiana, Mississippi, Montana, Nebraska, Ohio, Oklahoma, Oregon, Tennessee, Texas, Utah, Wyoming, West Virginia, and several others all charge oil severance taxes. California is the third largest oil producer in the country and there is no severance tax.

At a time when California families are feeling the bruising economic pinch, oil companies continue to be the most profitable companies in the world. The state's budget crisis has caused classrooms to become more crowded, the number of police and firefighters to be reduced, care for the disabled and elderly to be cut, community clinics closed, student fees increased, state parks shut down, and numerous other cutbacks that affect all Californians.



Continued on page 3, "Fair Share"

To help address this problem, Nava is introducing legislation to create a 10% tax on the gross value of each barrel of oil produced in California. This will result in approximately \$1.5 billion in annual revenues that could be available for public safety, education, health and human services, state parks, and other vital programs at a time when Californians need them most.

When the budget was being negotiated in the legislature, the oil industry sought to take advantage of our state's desperate financial situation and pushed to allow a single oil company to bypass environmental review and permit the first new drilling in state waters since the 1969 oil spill. Surprisingly, the Governor and many in the legislature supported the proposal because it would have raised \$100 million annually.

This proposal, to be introduced in the special session on taxation, will raise more than 15 times that amount without a single new well or any new risk to the environment.

The chart to the right is just an example of how "fair share" oil revenues could be distributed:

Barrels of Oil	Gross Value of Barrel	Severance Tax	Revenues
215,700,000	\$65.00	10.0%	\$1,402,050,000

Major General Fund Programs	% of Budget cuts	How Oil Revenue could help
K-14 Education	40.4%	\$569,040,510.73
Higher Education	12.4%	\$176,082,882.94
RDA Shift	10.5%	\$150,014,974.90
Corrections and Rehabilitation	4.9%	\$70,498,290.77
Medical	8.6%	\$122,347,168.57
SSI/SSP	0.7%	\$11,606,382.44
CalWORKS	3.2%	\$46,508,511.48
IHSS	1.6%	\$25,109,871.83
Developmental Services	1.8%	\$26,892,367.21
Mental Health	1.0%	\$16,449,552.81
Healthy Families	1.1%	\$17,727,732.43
CWS and Foster Care	0.7%	\$12,684,574.77
Other HHS	2.2%	\$33,639,764.35
Courts	1.0%	\$16,858,222.49
State Parks	0.1%	\$14,000,000.00
Williamson Act	0.2%	\$27,800,000.00
Others	4.3%	\$64,789,192.29
Totals		\$1,402,050,000.00

Ventura Church Takes the Lead in Helping Homeless

With the downturn in the economy now fueling a rise in the area's homeless numbers, many in the community have now stepped up to help. But the Harbor Community Church in Ventura has taken outreach to this population to a whole new level.



The City Center Motel is under renovation and will serve the community's homeless population.

The church, located on Preble Avenue in Ventura, has made it a centralized mission to pass out food, clean clothing and friendship to the homeless population. And it is impossible not to get caught up in the enthusiasm of the tireless spokesman for the efforts of his 65-member congregation, Pastor Sam Gallucci.

As Gallucci explains it, "We started this by going out in the parks and the river bottom and asking folks, 'What do you need?' As it turns out, it was '101 different things.' "

The church provides two meals a day, showers, laundry and help with social services to around 50 to 80 people daily. They serve 100-140 meals a day and have helped more than 500 people over the past year. "We've stopped 12 from taking their lives and 40 we've helped get work," Gallucci said. "Over 90 have gone through detox." Others have received assistance getting their GEDs and acquiring identification.

"I'm impressed with the efforts of the Harbor Community Church to reach out and provide a helping hand to the most vulnerable in our community. Sometimes all it takes is a small effort to get folks back on their feet," said Assemblymember Nava.

Continued on page 4, "Harbor Church"

"It's a miracle of God that a church so small can do so much," Gallucci said.

But while the church is doing great work, the parishioners realize that once their daytime efforts are finished, the recipients of their generosity are back out on the streets at night. And that's where miracle number two comes in. The owners of the City Center Motel in Downtown Ventura, near to much of the city's homeless population, entered into a lease agreement with the church to turn the aging facility into a center for 30 homeless families.

Gallucci made an appeal to other churches in the area to help and so far 21 have made a firm commitment to sponsor one of the motel's 30 rooms. A one-time donation of \$5,700 helps to renovate a room; a \$500 monthly donation sponsors the family living in it. The church is seeking another \$500,000 to add a kitchen, laundry area and meeting facility to the project.

The homeless population has just exploded in the last year, Gallucci said. An estimated 623 are homeless in Ventura, according to the area's latest counts. The county count stands at 2,193.

The Harbor's congregation also works toward transitioning these folks back into society. The need is so great, the pastor said. "The homeless have lost their ability to believe in anything. They're treated like they're different. I call it a new level of segregation. It's an economic segregation. It could be any of us."

For more on the Harbor Community Church, go to <http://www.theharbor.us/ReachingOut.php>

District Offices:

- 101 W. Anapamu, Ste A, Santa Barbara, CA 93101 Phone: (805) 564-1649 • Fax: (805) 564-1651
- 201 E. Fourth Street, Ste 209-A, Oxnard, CA 93030 Phone: (805) 483-9808 • Fax (805) 483-8182

Capitol Office: P.O. Box 942849, Sacramento, CA 94249-0035 Phone: (916) 319-2035 • Fax: (916) 319-2135